

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Larry S. Neigut**

Case No.: **18-27141**

Judge: **JNP**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date:

**10-14-2019**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney \_\_\_\_\_ Initial Debtor: LSN Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

- a. The debtor shall pay **\$555.00 Monthly** to the Chapter 13 Trustee, starting on **November 1, 2019** for approximately **46** remaining months. (**\$7,115.00 paid to date**)
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☒ Sale of real property  
Description: **106 Cardinal Court, Swedesboro NJ 08085-1323**  
Proposed date for completion: **June 1, 2020**
- ☐ Refinance of real property:  
Description:  
Proposed date for completion:
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion:
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan: Please note that the plan payment is based upon paying 100% of arrears over 60 months, and 100% of the unsecured creditors will be paid upon sale of the property.

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
McDowell Law PC	Attorney Fees	\$4,225.00
McDowell Law PC	Supplemental Attorney Fees	\$400.00
<b>McDowell Law PC</b>	<b>Supplemental Attorney Fees</b>	<b>\$700.00</b>
State of New Jersey - POC 12	Priority Taxes	\$121.98
KML Law Group, PC	Administrative Fees	\$531.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Carisbrook Asset Holding Trust/Roundpoint Mortgage Servicing Corporation - POC 5	106 Cardinal Court, Swedesboro NJ 08085	\$22,924.25	0%	\$22,924.25	\$994.00 - contract rate

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**Toyota Motor Credit - POC 7 - 2015 Toyota Corolla**

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☒ Not less than **100%** percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☐ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **10-14-2019**.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
To extend the time to sell 106 Cardinal Court, Swedesboro NJ 08085 to June 1, 2020.	To extend the time to sell 106 Cardinal Court, Swedesboro NJ 08085 to June 1, 2020.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>October 14, 2019</u>	<u>/s/ Larry S. Neigut</u> <b>Larry S. Neigut</b> Debtor
Date: _____	_____ Joint Debtor
Date: <u>October 14, 2019</u>	<u>/s/ Thomas G. Egner, Esq.</u> <b>Thomas G. Egner, Esq.</b> Attorney for the Debtor(s)

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Larry S. Neigut  
 Debtor

Case No. 18-27141-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db  
 r  
 517816218 +Larry S. Neigut, 106 Cardinal Court, Swedesboro, NJ 08085-1323  
 517724090 +Nicole Snyderman, Entourage Elite Real Estate, 1939 W. Route 70, Suite 220,  
 Cherry Hill, NJ 08003-4507  
 517724091 +Associa Mid-Atlantic, 14000 Horizon Way, Suite 200, Mt Laurel, NJ 08054-4342  
 517724092 +Associates in Anesthesia, Inc., POB #1 - Suite #305, 30 Medical Center Blvd,  
 Upland, PA 19013-3955  
 517724091 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 517724092 +Borough of Swedesboro, Attn: Tax Office, 1500 Kings Highway, Swedesboro, NJ 08085-1286  
 517724093 +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, Po Box 5010,  
 Woodland Hills, CA 91365)  
 517767705 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,  
 Greenville, SC 29603-0368  
 517803622 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517856375 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517724095 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
 517816219 Eagle Farms HOA, PO Box 60002, Newark, NJ 07101-8052  
 517724096 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 517724097 +Experian, PO Box 4500, Allen, TX 75013-1311  
 517724098 #+Expert Interiors & Exteriors Inc., 2442 Bristol Road, Bensalem, PA 19020-6002  
 517756774 +Expert Interiors and Exteriors, Inc., Robert M. Morris, Esq., PO Box 2235,  
 Bala Cynwyd, PA 19004-6235  
 517724099 +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378  
 517724101 +KML Law Group, PC, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812  
 517724105 +Morris & Adelman, P.C., PO Box 2235, Bala Cynwyd, PA 19004-6235  
 517724106 +New Jersey Healthcare Specialists, PC, PO Box 419378, Dept 10005, Boston, MA 02241-9378  
 517877951 +New Jersey Healthcare Specialists, P.C., c/o Pressler, Felt & Warshaw, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 518054025 +Office of Unemployment Compensation Benefits Polic, Dept of Labor & Industry,  
 Office of Chief Counsel, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751  
 517790058 Pennsylvania Department of Labor & Indus, UC Benefits, PO Box 67503,  
 Harrisburg, PA 17106-7503  
 517790059 +Premier Orthopaedic Associates, P.O. Box 2180, Vineland, NJ 08362-2180  
 517724108 +Premier Orthopaedic Associates, P.O. Box 2749, Vineland, NJ 08362-2749  
 517724109 +Prospect Health Access Network Inc., PO Box 23419, Jacksonville, FL 32241-4419  
 517724110 +Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464  
 517724111 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 517804318 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8,  
 Charlotte, NC 28217-1932  
 517724112 +Roundpoint Mortgage Servicing Corp, 5016 Parkway Plaza Blvd., Suite 200,  
 Charlotte, NC 28217-1930  
 518047153 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 517724113 +Stat Imaging at RiverWinds, 204 Grove Ave, Suite F, Thorofare, NJ 08086-2557  
 517724114 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245  
 517724116 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy, Po Box 8026,  
 Cedar Rapids, IA 52409)  
 517827109 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517724117 +TransUnion, PO Box 2000, Chester, PA 19016-2000  
 517724118 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001  
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,  
 Greenville, SC 29606)  
 517820118 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2019 00:21:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 17 2019 00:21:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: cio.bncmail@irs.gov Oct 17 2019 00:20:28 Internal Revenue Service,  
 51 Haddonfield Road, Suite 300, Cherry Hill, NJ 08002-4805  
 517790057 E-mail/Text: pgt@rawlingsandassociates.com Oct 17 2019 00:21:48  
 Anthem Blue Cross and Blue Shield, c/o Rawlings Financial Services, LLC, PO Box 2020,  
 La Grange, KY 40031-2020  
 517724094 +E-mail/Text: kellyp@ccpdocs.com Oct 17 2019 00:21:49 Cardiology Consultants PH,  
 207 North Broad St., 3rd FL, Philadelphia, PA 19107-1500  
 517724102 +E-mail/Text: bncnotices@becket-lee.com Oct 17 2019 00:20:12 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Oct 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517850326 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 17 2019 00:16:49 LVNV Funding, LLC,  
c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587  
517724103 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 17 2019 00:16:51  
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
Greenville, SC 29603-0497  
517724104 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 17 2019 00:15:19  
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
517855223 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 17 2019 00:15:34  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
517724107 +E-mail/Text: bknotice@prgmail.com Oct 17 2019 00:21:09 Paragon Revenue Group,  
216 Le Phillip Ct., Concord, NC 28025-2954  
517858410 +E-mail/Text: bankruptcy@ptlpro.com Oct 17 2019 00:19:59  
Perfect Touch Landscape and Irrigation, PO Box 564, West Deptford, NJ 08086-0564  
517724115 +E-mail/Text: bncnotices@stengerlaw.com Oct 17 2019 00:20:04 Stenger & Stenger,  
2618 East Paris Ave SE, Grand Rapids, MI 49546-2458

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517724100\* +Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Carisbrook Asset Holding Trust  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas G. Egner on behalf of Debtor Larry S. Neigut tegner@mcdowelllegal.com,  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c  
om;mfunk@mcdowelllegal.com;egnerrt62202@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6